CONSUMER BEHAVIOUR TOWARDS CASHLESS TRANSACTIONS

Synopsis of Ph.D. Thesis

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1. Introduction

The presentation of coins in India around sixth Century B.C. brought first institutionalizes methods for monetary trade amongst purchasers and dealers. Later the happening to paper cash in 1770 and Paper Currency Act of 1861 facilitated working together further. Money or fiat cash had been the undisputed ruler of purchaser installment showcase for a long time. Until the point that the current improvements in installment card businesses and computerized installments framework began moving restraining infrastructure of paper notes.

Most recent 10 years saw advancement of another area of customers in India; this present gathering's inclinations being innovation sharp and they demonstrate slant to cashless methods for monetary exchange. A substantial segment of this gathering is urbanized working populace (Age 15 - 60) with access to private saving money, installment cards, and they have everlasting fraternity with web and Smartphone. They are the most favored customers of Dalal Street and business reacted with capital venture and mechanical interest in zones relating to their need and inclinations.

Cashless India is a mission propelled by the Government of India driven by Prime Minister Narendra Modi to diminish reliance of Indian economy on money and to bring crowds of reserved dark cash lying unused into the managing an account framework. The nation left upon this move to a cashless economy when the administration made the progressive stride of demonetisation of old money notes of Rs 500 and Rs 1000 on November 08, 2016. Nonetheless, the advantages of this move have now begun streaming in with an ever increasing number of individuals changing to computerized methods of accepting and making installment. India is slowly transitioning from a money driven to cashless economy. Advanced exchanges are traceable, accordingly effectively assessable, ruling out the course of dark cash. The entire nation is experiencing the procedure of modernisation in cash exchanges, with e-installment administrations increasing extraordinary energy. A substantial number of organizations, even road merchants, are presently tolerating electronic installments, provoking the general population to figure out how to execute the cashless path at a speedier pace than any time in recent memory.

2. Mode of Cashless Transactions

There are various methods of cashless transactions by which consumer can makes methods. Following sections covers these methods one by one.

(i) Cheque

The check is one of the most established techniques for cashless installment. It is a known technique to everybody. In this technique, you issue a check for the particular add up to another person. The check gets kept in the individual bank. The bank forms an installment through a clearing house.

The whole exchange done through check gets recorded and there is a proof of installment. In any case, there are occurrences where check installments get shamed because of mark bungle or lacking asset. So as to maintain a strategic distance from such issue, you can utilize different cashless installment alternatives.

(ii) Demand Draft

Demand draft is another simple method for cashless exchange. It is a most secure alternative to get installment from anybody. Demand draft (DD) never gets defaulted as it is marked by the financier. The inconvenience of DD and check is you have to visit a bank with a specific end goal to store check and request draft. The freedom of check or DD takes extra time.

(iii)Online Transfer- NEFT or RTGS

The third least complex technique for the cashless exchange is online exchange utilizing NEFT or RTGS. With a specific end goal to do online cash exchange, you require web managing an account office. Online exchange utilizing NEFT or RTGS is relatively speedier than check or DD. Online exchange should be possible from anyplace utilizing web office.

(iv)Credit Card or Debit Card

Credit card or Debit card is another cashless installment technique. The use of charge card and check card was constrained in India. Be that as it may, use of Visa and charge card is expanding now. The confinement of this installment technique is an accessibility of swipe card office (PoS) at dealer end.

(v) E-Wallets

E-wallet is next cashless installment choice. E-wallet can be utilized to buy items beginning from basic need to aircraft tickets. Keeping in mind the end goal to utilize E-wallets client and dealer, both require a cell phone with dynamic web association. The most well known case of E-wallet is PayPal. Aside from PayPal, you can likewise utilize Payoneer, Transferwise, Skrill, and PayZa.

In the wake of enlisting for E-wallet you have to connect your charge card or platinum card with your E-wallet id. You can utilize e-wallet for subsidize exchange or web based shopping. It is a least difficult cashless strategy.

(vi) Mobile Wallets

The following cashless installment technique is a versatile wallet. You needn't bother with a check card, charge card or web managing an account secret word for making installment utilizing a portable wallet. Simply stack cash in your wallet by means of IMPS and utilize it moving. You can download versatile wallet application from play store. Hardly any cases of portable wallets are Paytm, PayUmoney, Oxigen, Lime, MobiKwik and so forth.

(vii) UPI Apps

UPI is a versatile installment framework which enables you to do different monetary exchanges on your cell phone. UPI enables you to send or get cash utilizing virtual installment address without entering bank data. Vendors can select with banks to acknowledge installments utilizing UPI. Like on account of a PoS machine, the vendor would require a present record with a bank to acknowledge UPI installments. The cases of few UPI Apps are SBI Pay, ICICI Pocket, Axis Pay UPI App, Union Bank UPI App, PNB UPI, PhonePe, TranZapp and so forth.

(viii) Aadhaar Enabled Payment System

Aadhaar Enabled Payment System (AEPS) is one of the best cashless installment strategies. AEPS resembles Micro ATM it utilizes cell phone and a unique mark scanner for the exchange. So as to utilize this office, it is compulsory to interface your Aadhaar card to your ledger. You can utilize AEPS keeping in mind the end goal to perform exchange like Aadhar to Aadhar support exchange, Cash withdrawal, Cash store and so on.

3. Consumer Behavior

Purchaser conduct is the investigation of how singular clients, gatherings or associations select, purchase, utilize, and arrange thoughts, merchandise, and administrations to fulfill their necessities and needs. It alludes to the activities of the buyers in the commercial center and the fundamental thought processes in those activities. customer conduct mixes components from brain research, humanism, social human studies, showcasing and financial aspects, particularly behavioral financial aspects. It analyzes how feelings, dispositions and inclinations influence receiving administrations conduct. qualities of individual buyers, for example,

socioeconomics, identity ways of life and behavioral factors, for example, utilization rates, use event, dedication, mark support, eagerness to give referrals, trying to comprehend individuals' needs and utilization are altogether researched in formal investigations of shopper conduct. It additionally tries to survey impacts on the shopper from gatherings, for example, family, companions, sports, reference gatherings, and society when all is said in done. the investigation of customer conduct is worried about all parts of receiving and utilizing administrations conduct and also all people required in embracing choices and utilizing administrations exercises. Research has demonstrated that buyer conduct is hard to foresee, notwithstanding for specialists in the field.

Aside from the innovative issues, there is a behavioral change that is being normal in individuals from utilizing money as a medium of trade to utilizing other money substitutes both for making installments and getting installments. This move expects people to roll out two improvements in their conduct: one, specialists need to move from unmistakable means which can be seen and felt to shapes which are less substantial or not unmistakable, and second, they need to figure out how to depend on innovatively propelled apparatuses to attempt general everyday operations. The last expects specialists to be taught to the degree of fathoming the substance of exchanges. On the off chance that this move is not appropriately overseen, operators may be enticed to move to non-official money substitutes

Shopper conduct in cashless exchanges is the choice procedures and the demonstration of the general population required in purchasing and utilizing items or making the installments. It is the comprehension of buyer contemplations, emotions and activities to the cashless installments. It alludes to activity and choice procedures of the general population to utilize cashless installment modes for individual utilizations. It additionally alludes to the mental and enthusiastic process and physical action of the general population who utilize cashless installments to fulfills specific needs and needs by acquiring, utilize merchandise and ventures. The present investigation will concentrate on the components which impact people groups to go for cashless exchanges and research will likewise center to think about most favored cashless exchange mode. Display research will likewise attempt to consider connection between the financial and statistic profile of respondent and cashless exchange. At that point no one but conclusion can be drawn about purchaser conduct towards cashless exchanges in genuine sense.

4. Review of Literature:

The literature relating to the topic as under:-

Dewan and Chen, 2005; Kreyeretal., (2003) "Acknowledgment and Use of Mobile Payments "Studies recommend that there is a general buyer enthusiasm towards utilizing versatile installment applications The underlying reception of portable installments has not, nonetheless, been as fast or far reaching of course.

Mallat (2007) "Investigating shopper appropriation of versatile installments - A subjective report" This paper exhibits a subjective report on customer reception of portable installments. The discoveries recommend that the relative preferred standpoint of versatile installments is not quite the same as that predefined in appropriation hypotheses and incorporate freedom of time and place, accessibility, conceivable outcomes for remote installments, and line evasion. Besides, the reception of portable installments was observed to be dynamic, contingent upon certain situational elements, for example, an absence of other installment strategies or criticalness. A few different hindrances to selection were additionally distinguished, including premium evaluating, many-sided quality, an absence of minimum amount, and saw dangers.

Dahlberg et. al., (2007) "Past, present and eventual fate of portable installments inquire about: A writing audit" proposed a structure of four possibility and five aggressive drive elements of versatile installment look into. The examination analyzed the two most essential calculates contemporary portable installments explore to be specific, versatile installment advances and shopper point of view of portable installments.

MandeepKaur and KamalpreetKaur(2008), in their article, "Improvement of Plastic Cards Market: Past, Present and Future Scenario in Indian Banks" presume that Indian saving money segment is tolerating the test of data innovation as every one of the gatherings of investors have now remembered it as fundamental necessity for their survival and development in future Despite the solid advances in e-installments, an expected 90 percent of individual utilization consumption in India is as yet made with money which shows the gigantic development capability of this business. So this can be considered as insignificant starting which shows the brilliant future prospects of plastic card showcase in India.

Nayak, Tapan Kumar and Manish Agarwal (2008) in their paper "Buyer's conduct in choosing Mastercards" talked about the elements impacting the choice of charge

cards among customers. The central point calls attention to by them are benefit offers, limited time offers, premium advantages, money benefits, simplicity of installments, installment charges, card advantages and time advantage.

Ashish Das, and RakhiAgarwal, (2010) in their article "Cashless Payment System in India-A Roadmap" Cash as a method of installment is a costly suggestion for the Government. The nation needs to move far from money based towards a cashless (electronic) installment framework. This will help diminish money administration cost, track exchanges, check charge evasion/misrepresentation and so forth., upgrade budgetary consideration and incorporate the parallel economy with standard.

(Pulina,2011) "Do Digital Wallets as a Payment Method Influence Consumer in Their Buying Behavior? With the coming of innovation, customers have a huge exhibit of installment modes which encourages installment for exchanges by being more advantageous, worthy and open.

Anupama Sharma (2012) in her examination paper "Plastic card fakes and the counter measures towards a more secure installment component" have tossed light on the quantity of cheats expanded impressively in the utilization of plastic cards as if there should be an occurrence of plastic card fakes the most influenced parties are the vendors of products and ventures as they need to hold up under the full obligation for misfortunes because of fakes, the banks additionally bears some cost particularly the circuitous cost though the cardholders are minimum influenced due to restricted customer risk and reasoned that every one of these misfortunes can be managed by making the judicious utilization of the new innovation and taking the separate counter measures.

Bansi Patel and Urvi Amin (2012) in their exploration paper "Plastic Money : Road may Towards Cash Less Society" examined that now days in any exchange Plastic cash winds up noticeably unavoidable piece of the exchange and with it life turns out to be all the more simple and advancement would assume better position and alongside the plastic cash it ends up plainly conceivable that control the cash clothing and viable usage of budgetary framework would end up noticeably conceivable which would likewise accommodating for charge enactment.

Olalekan S. Akinola (2012) "Cashless Society, Problems and Prospects, Data Mining Research Potentials" depicted that there is most likely, our current society is step by step getting the cashless disorder. E-installments, ATM cards and others are presently the request of the day at our work-places. This paper investigates the

achievability of presenting cashless methods for business exchanges into our general public and the security dangers related with it. The paper clarifies the possibilities of applying information mining procedures to successfully control the security dangers lastly introduces a model for learning extraction in a cashless domain. They additionally represent various difficulties and dangers identified with, in any event, specialized measures, information security, lawful issues and purchaser conduct **Braga and Mazzon (2013)** Do Digital Wallets as a Payment Method Influence Consumer in Their Buying Behavior?" proposed an exhaustive 'Installment Mode Influencing Consumer Purchase Model', considering the fleeting partition, worldly introduction, discretion and agony of installment develops, and including the computerized wallet as another installment mode.

Mc Kinsey and Co. (2014) "Speedier installments: Building a business, not only a framework "the US purchasers excitement for specific advantages empowered by portable installments stayed high, particularly around less demanding use of coupons and reliability focuses. In any case, fervor is directing as conveyance of these advantages stays divided crosswise over numerous suppliers, with none of them normally acknowledged by a wide arrangements of traders. Truth be told, the outcomes demonstrated that customers were less amped up for a large number of the different incentives empowered by versatile installments (counting "leaving their wallet at home"), and they were more incredulous about the wide guarantees of portable wallets than they were one year prior.

SushmaPatil (2014) "Effect Of Plastic Money On Banking Trends In India" is inspected that Indian clients think that its less demanding to make physical installment (Visa or charge card installments) as opposed to conveying excessively money adding to the development of plastic cash in the nation. It benefits the buyer through improved item offerings at a lower cost and that too with lucrative arrangements enchanted with rewards conspire, steadfastness extra focuses, limited time battles and so forth. The landing of shopping centers multiplexes, web based shopping stores and shopping buildings urge the clients to make utilization of plastic cards.

Piyush Kumar (2015) "An Analysis Of Growth Pattern Of Cashless Transaction System" broke down that instructing clients about Cashless Transaction System there is a need to teach them about the separating variables of the Cashless Transaction System. Since Visa and Master Card are promoting routinely and in this way builds

mindfulness. Attention to Technology serious conveyance channels like net keeping money, portable managing an account, and so on have made a win-win circumstance by broadening extraordinary comfort and various alternatives for client. Banks have been utilizing innovation to lessen cost and improve proficiency, profitability and client accommodation.

KhuramShafiq and Khalil Ahmad (2015) Is plastic Money Matter for Consumer Buying Behavior? This examination gives the affirming data since buyers feel good in spending through plastic cash .as of late because of extraordinary advancement of innovation use of plastic cash has turned out to be acknowledged all around the globe. Overall population has likewise ended up being a gigantic client of these plastic cash modes. The essential reason behind leading this investigation was to watch the utilization conduct of client. The discoveries from led examines have discover to be generally positive.

BabitaSingla, Manish Bansal (2015) in their investigation the creators have supported that the shoppers are happy with plastic use, and the non-platinum card clients are intrigued to utilize the card for buys and mean to utilize the card in not so distant future. The mindfulness level and nature with such installment framework is additionally high however advertisers and bank experts are not giving careful consideration to increment such charge card utilize. Additionally, the exploration highlights the issues confronted by customers while utilizing the card for installment. The most critical element impacting their check card installment conduct was seen convenience and helpfulness of card.

BappadtiyaMukhopadhyay (2016) broke down by enabling MFIs to create and keep up the basic systems of cashless exchanges, the impetus for the MFIs to advance cashless is produced. Note that given that cashless exchanges will leave computerized impressions, distorting of cashless exchanges will be completely evaded. It additionally proposed that further suggest certain tax exempt or motivating force on cashless exchanges for family unit costs. Mindfulness about the upsides of cashless installments: A deliberate push to make people mindful of the benefits of cashless installments is the beginning stage. Boost installments into accounts: The positive connection between customary inflows into accounts and cashless installments is solid. Evacuation of e-installment costs: Merchant Discount Rates and accommodation accuses related of e-installments must be diminished.

Dr. Stitch ShewtaRathore (2016) "Appropriation Of Cashless transcation By Consumers" her investigations disclose to us computerized wallets are rapidly getting to be standard method of online installment. Customers are embracing advanced wallets at end unfathomably quick pace, to a great extent because of comfort and convenience. furthermore, additionally prescribe advertising and advancements projects should directed to make mindfulness among non-clients. Rebate offers and reward focuses on making installments through cashless transcationcan increment its notoriety and appropriation also. To expand the utilization of advanced wallet, it is required to instruct shoppers about the advantages of a cashless transcationin rearranging and streamlining their buying encounters.

RoopaliBatra , NehaKalra (2016) "Are Digital wallets The Newcurrency?" her investigations let us know in a period of digitalization, the examination intends to contemplate the client recognition, utilization design inclinations and fulfillment level with respect to advanced wallets in view of an investigation of 52 respondents. It additionally recognizes the hindrances and difficulties to the selection of the same. The outcomes demonstrate that there exists a tremendous undiscovered market for computerized wallets both regarding expanding mindfulness and also its use. Likewise, the recurrence and estimation of every exchange utilizing advanced wallets stays restricted. Web based shopping risen as the prime reason for use of advanced wallets. The investigation watched that respondents lean toward utilizing wallets since they spare time and are anything but difficult to utilize and get to. In any case, security of cash executed remains their real concern. Security issues as far as dread of money misfortune and absence of ease of use for worldwide exchanges are the prime obstructions to its reception. While the time of respondent had some huge effect on sorts, sum and heaps of computerized wallets, sex simply affected the heap of advanced wallets. Additionally research could investigate in more noteworthy profundity the relationship between other statistic factors like salary level, instructive level, nature of occupation, conjugal status and so forth.

K. C. Balaji and K. Balaji (2016)"A Study On Demonetization And Its Impact On Cashless Transactions" considered that the development of the cashless exchange framework is achieving new statures. Individuals tend to move to cashless exchanges. It is on the right track to state that the cashless framework is a prerequisite as well as a requirement for the general public. However, then again, the danger of digital wrongdoing is especially higher as all the cashless exchanges are

done over web. So appropriate and finish mindfulness must be made to the general population to keep their charge and Mastercards safe and to utilize the web saving money and the advanced wallet in a most secure manner. So as to rebuff the digital lawbreakers, the legitimately organized digital police compel with top of the line criminological labs and innovation must be made.

KunalTaheam, Rahul Sharma and saurabhGoswami (2016) "Drivers Of Digital Wallet Usage: Implications For Leveraging Digital Marketing" The outcomes from this investigation highlighted on various elements that inspired individuals to utilize computerized wallets for making installments. Individuals in Punjab have been found have been discovered utilizing advanced wallets because of the intentions of controllability and security, societal impact and helpfulness and requirement for execution improvement. This investigation demonstrates that individuals of Punjab utilize any sort of advanced wallet because of one or these distinguished intentions. Advertiser's have to base their arrangements for advancing computerized wallets around these thought processes that individuals consider while utilizing such items or administrations.

Bamasak (2011) "Investigating shoppers acknowledgment of versatile installments – an exact examination" demonstrated that there is a splendid future for m-installment in Saudi Arabia as dominant part of respondents demonstrated their ability to take part in such a movement. In any case, security of versatile installment exchanges and the unapproved utilization of cell phones to make an installment were observed to be of incredible worries to the cell phone clients.

Doan (2014),Rogers (1983) "Shopper Adoption In Mobile Wallet A Study Of Consumers In Finland" outlined the appropriation of versatile wallet among buyers in Finland as just toward the starting phases of the Innovation-Decision Process:

The hypothetical parts of electronic trade were basically analyzed to comprehend the substructure of conduct towards aim to utilization of cashless exchange. The writing audit determines the purchaser conduct towards the selection of cashless exchange by thinking about different elements propelling reception of innovation. Diverse components have become an integral factor which influence the selection of cashless exchange as an installment medium, for example, put stock in, expressiveness and saw usability, assuming a critical part in encouraging reception of advanced installment arrangements .Safety and security of installment when contrasted with conventional strategies goes about as one of the other main thrust.

Security and protection were the significant worries for the shoppers which influence the selection of advanced installment arrangements. Security recognition assumes a critical part in appropriation of versatile wallets. Seen security and protection characterizes the degree to which purchasers accept that cashless exchange installment technique is sheltered and secure. While saw convenience inspires clients by means of improvement in their self-working capacities. Elements like confirmation, secrecy, honesty of information were recognized to positively affect clients confide in advanced installment strategies. Cashless exchange installments convey additional accommodation to customers by offering adaptable installment options and quickening trades. Albeit saw value was thought to be the most persuading indicator regarding computerized installment arrangements however self-viability too assumes a noteworthy part in reception of advanced installment arrangement as shoppers with higher level of self-adequacy were more disposed towards the utilization of cashless exchanges their solace level with innovation utilize was high.

Socioeconomics additionally assume a vital part in appropriation of any new innovation. In India buyers more youthful than 35 years old are almost twofold to download a portable application in their cell phone in contrast with more than 50 years old. The greater part of those customers, utilize advanced wallets in any event once in seven days, most ordinarily to exploit exceptional offers, for example, coupons, rebates and so forth. Idea of execution hope goes about as a vital component that impacts the selection of portable installment arrangements .we found that classification of information was most essential paradigm for appropriation of versatile installment arrangements in this way identifying with the consequences of past investigations of saw protection and security. The relative favorable position which cashless exchange offers are comfort, security and reasonableness over other installment strategies uniquely while exchanging cash. Many-sided quality is additionally observed as one of the properties which administer advanced wallets selection and utilize. Time accommodation was observed to be a critical calculate appropriation of advanced wallets and its aim to utilize . A few people likewise observe this as far as usability which is how much a man discovers utilizing an innovation free of exertion. It is shown that comfort and handiness of an innovation assumes an essential part in reception of electronic business and further utilization of cashless exchange. Given the origination that there were various purposes for

cashless exchange use, the accompanying issue of present examination was conceptualized.

5. Need and Scope for the Study

As the nation moves towards a cashless domain after demonetisation, the underlying wonder and perplexity have offered route to a whirlwind of concerns. Will the accentuation on online exchanges give accommodation and unmistakable advantages or simply add to stretch and extra charges?

To boost the move towards a cashless economy, the legislature has concocted a rash of rebates and complimentary gifts on computerized exchanges.

Inside the most recent decade or thereabouts, our reality has turned out to be quickly more digitized. Utilization of web for buys, and social collaborations made by means of short message benefit (SMS), messages and informal communities on the Internet has changed shopper recognition about shopping. Two imperative elements that have added to this advancement are the utilization of cell phones, and the utilization of the Internet. Presently a days there are different techniques accessible by which shoppers can make installments with respect to their buys. Exhibit think about which will be done in Solan locale of Himachal Pradesh will be centered around purchaser conduct with respect to the cashless exchanges and components which impact them to go for a specific technique for cashless installment.

6. Objective of Study

The study will be based on the following Objectives:-

Primary Objectives

1. To study the awareness and preference towards the Cashless transactions
2. To assess the factors that leads consumers towards Cashless Transaction.
3. To assess the uses pattern and nature of transaction done by the customer for its different uses.
4. To identify the factors promoting Cashless Transaction System.

6.1 Research Methodology

Both primary and secondary data will be used.

An exhaustive questionnaire will be structured to gather as much primary information as possible and hence, the most common form of research, descriptive research will be used. A preliminary study in the form of informal interviews with 50 persons will be conducted. Secondary data is one which is already collected by some

other researcher on the same or some other field will be used. Convenience sampling method is used.

6.2 Reliability & Validity

Before applying any statistical tool, testing and checking the reliability of the tool is most important. To understand the extent of the statistical tool to produce the consistent result, the measurement will be done repeatedly. This will be done by determining the association in between scores obtained from different administrations of the scales. If the association is high, the scale yields consistent result, thus is reliable. Cronbach‘s alpha method will be used.

6.3 Sample Size

The study will be done in randomly selected Solan district out of 12 districts of Himachal Pradesh. At first stage out of 9 tehsils of Solan according to convenience sampling method Baddi and Nalagarh tehsil will be selected for the purpose of research. In second stage 250 respondents from Baddi and 250 respondents from Nalagarh will be selected using purposive sampling method.

6.4 Data Analysis

To analyze the data, this study will use a descriptive (mean, standard deviation) and difference inferential statistics (t-test, f-test). All statistical calculations will be carried out with the help of statistical package for social science (SPSS).

Hypothesis

H0 = There is no significant relationship between Demographic and socio-economic profile of respondents and cash less payments.

H0=There is no significant relationship between Demographic and socio-economic profile of respondents andAwareness level towards cash less payments.

H0=There is no significant relationship between Demographic and socio-economic profile of respondents andTheir Preference towards cash less payments.

Testing of Hypothesis framed in the study will be done by, independent samples t-test, Chi Square test.More appropriate statistical test will be used as per the data and requirement of the study.

7. **Tentative Chapterisation**

Following is the detail of tentative Chapterisation:

CHAPTER 1: INTRODUCTION

1. **Significance of the topic**
2. **Objective of the study**
3. **Study Area Profile**

CHAPTER 2: REASEARCH METHODOLOGY
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1. **Research design**
2. **Sources of data**
3. **Sampling plans**
4. **Data Collection Tools**
5. **Scaling techniques**
6. **Limitations of the survey**

CHAPTER 3: Concept of Consumer Behavior towards Cashless Payments

CHAPTER 4: Data Analysis & Interpretation

CHAPTER 5: Recommendation and Suggestion

CHAPTER 6: Conclusion

8. **Schedule Chart**

Sr. No.	Contents	Tentative Time Frame
1.	Introduction	Till September, 2017
2.	Review of Literature	Till February, 2018
3.	Research Methodology	Till April, 2018
4.	Data Collection	Till September, 2018
5.	Analysis and Interpretation	Till February, 2019
6.	Conclusion & Suggestions	Till April, 2019

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